

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

IN RE:

Tana J. Oldham

Case No. 17-48104
Chapter 13
HON. Thomas J. Tucker

POST-CONFIRMATION PLAN MODIFICATION AND NOTICE OF DEADLINE TO
OBJECT TO CHAPTER 13 PLAN MODIFICATION

Debtor, Tana J Oldam, has filed papers with the Court to Modify her confirmed Chapter 13 Plan.

An Order Confirming Plan had been entered. The Debtor proposes to modify the confirmed plan pursuant to LBR 3015-2(b) as follows:

- (1) To surrender the 2008 Chevrolet Town and Country. Pursuant to Local Bankruptcy Rule 3015-2(b)(8), the automatic stay as to Wells Fargo Bank/Wells Fargo Dealer Services shall lift as to the 200 Chevrolet Town and Country upon entry of the Order approving the Plan Modification.
- (2) Debtor shall remit her 2017 Federal income tax refund in the amount of \$5,053.00 to the Trustee within 30 days of entry of the Order Modifying Plan, or the case shall be dismissed upon the Trustee's filing of an affidavit attesting to Debtor's failure to comply.
- (3) To increase the plan payment to \$89.40, per bi-weekly, effective with the first payment due after 6/22/2018, to allow for timely plan completion.
- (4) In all other respects, the Order Confirming Plan referred to above shall remain in full force and effect.

That this modification is being filed for the following reasons:

- a) The 2008 Town and Country is broken down and no longer working. It costs more to fix than it's worth. The Debtor needs a reliable vehicle to transport herself to and from her place of employment so that she can continue to be successful in her bankruptcy case. Debtor is filing a Motion to Incur Post-Petition Debt concurrently with this Plan Modification which seeks to allow her to take a payroll advance of \$1,500.00 so that she may purchase a reliable replacement vehicle.

That this plan modification will not adversely affect creditors in Classes One, Two, Six, or Nine. This plan modification adversely affects creditors in Class Five as it seeks to surrender the vehicle to such creditor.

Attached as Exhibit (1) is a Proposed Order Modifying said Plan in accordance with this Proposed Post-Confirmation Plan Modification. Attached as Exhibit (2) is a Certificate of Service. Attached as Exhibit (3) is a copy of a Plan Calculation. Attached as Exhibit (4) is a copy of the liquidation analysis.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in this Notice and may allow the modification.

Respectfully submitted,

DATE: 8.22.2018

/s/ Jesse R. Sweeney
Jesse R. Sweeney (P60941)
Sweeney Law Offices, P.L.L.C.
Attorney for Debtor
25140 Lahser Rd., Ste. 252-B
Southfield, MI 48033
(586) 909-8017
Sweeneylaw2005@yahoo.com

UNITED STATES BANKRUPTCY COURT
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_____/

PROPOSED ORDER FOR POST-CONFIRMATION PLAN MODIFICATION

Upon the reading and filing of Debtor's Certification of Non Response for Notice of Proposed Post-Confirmation Plan Modification;

IT IS HEREBY ORDERED:

- a) The 2008 Chevrolet Town and Country is surrendered. Pursuant to Local Bankruptcy Rule 3015-2(b)(8), the automatic stay as to Wells Fargo Bank/Wells Fargo Dealer Services is hereby lifted as to the 200 Chevrolet Town and Country.
- b) Debtor shall remit her 2017 Federal income tax refund in the amount of \$5,053.00 to the Trustee within 30 days of entry of this Order, or the case shall be dismissed upon the Trustee's filing of an affidavit attesting to Debtor's failure to comply.⁴
- c) The plan payment is increased to \$89.40, per bi-weekly, effective with the first payment due after 6/22/2018.

Exhibit 1

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

IN RE:

Tana J. Oldham

Case No. 17-48104
Chapter 13
HON. Thomas J. Tucker

Notice of Deadline to Object to Proposed Chapter 13 Plan Modification

The deadline to file an objection to the attached proposed chapter 13 plan modification is 21 days after service.

If no timely responses are filed to a proposed post-confirmation plan modification, the proponent may file a certificate of no response and request entry of an order approving the plan modification.

If a timely objection is filed, the Court will set the matter for hearing and give notice of the hearing to the debtor, the proponent of the plan modification, the trustee and any objecting parties. In that event, the plan modification will become effective when the Court enters an order overruling or resolving all objections.

Objections to the attached proposed chapter 13 plan modification shall be served on the following:

Tammy L. Terry, Chapter 13 Trustee, 535 Griswold, Ste. 2100, Detroit, MI 48226
Jesse R. Sweeney, Attorney for Debtor, 25140 Lahser Rd., Ste. 252-B, Southfield, MI 48033

DATE: 8.22.2018

/s/ Jesse R. Sweeney
Jesse R. Sweeney (P60941)
Sweeney Law Offices, P.L.L.C.
Attorney for Debtor
25140 Lahser Rd., Ste. 252-B
Southfield, MI 48033
(586) 909-8017
Sweeneylaw2005@yahoo.com

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_____ /

CERTIFICATE OF SERVICE

I, Jesse R. Sweeney, counsel for the aforementioned Debtor(s), hereby certify that I electronically filed Debtor's Post-Confirmation Plan Modification, Notice of Plan Modification, proposed Order, liquidation analysis, Exhibits, and Plan Calc II with the Clerk of the Court using the ECF system and on the date listed to the left of my signature, I served said document, either electronically or by First Class United States Postal Service mail to all those at the below listed addresses:

United States Trustee
211 W Fort Street, Suite 700
Detroit, MI 48226

Tammy L. Terry
Chapter 13 Trustee
Mieb_ecfadmin@det13.net

and attached matrix

DATE: 8.22.2018

/s/ Jesse R. Sweeney
Jesse R. Sweeney (P60941)
Sweeney Law Offices, P.L.L.C.
Attorney for Debtor
25140 Lahser Rd., Ste. 252-B
Southfield, MI 48033
(586) 909-8017
sweeneylaw2005@yahoo.com

Label Matrix for local noticing
0645-2
Case 17-48104-tjt
Eastern District of Michigan
Detroit
Wed Aug 22 17:55:08 EDT 2018

Allstate Credit Bureau, Inc.
22000 Springbrook Avenue
Suite 201
Farmington, MI 48336-4375

CONSUMERS ENERGY COMPANY
Attn: Legal Department
One Energy Plaza
Jackson, MI 49201-2357

Aaron D. Cox
23944 Eureka Rd.
Suite 107
Taylor, MI 48180-6038

Directv, LLC
by American InfoSource LP as agent
PO Box 5008
Carol Stream, IL 60197-5008

Garner Properties & Management, LLC
23944 Eureka Rd.
Suite 105
Taylor, MI 48180-6038

LVNV Funding, LLC its successors and assigns
assignee of FNEM, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Michigan First Credit Union
27000 Evergreen
Southfield, MI 48076-3231

Navient Solutions, LLC. on behalf of
Department of Education Loan Services
PO BOX 9635
Wilkes-Barre, PA 18773-9635

Tana J. Oldham
14941 Hartwel
Detroit, MI 48227-3694

AT&T Corp.
c/o AT&T Services Inc.
Karen A. Cavagnaro - Lead Paralegal
One AT&T Way, Room 3A104
Bedminster, NJ 07921-2693

Afan Bapacker
16030 Michigan Avenue
Suite 220
Dearborn, MI 48126-2964

Capital One Bank
PO BOX 30281
Salt Lake City, UT 84130-0281

DTE
PO BOX 740786
Cincinnati, OH 45274-0786

Diversified Consultants
PO BOX 551268
Jacksonville, FL 32255-1268

Garner Properties and Management LLC
23944 Eureka Rd #105
Taylor, MI 48180-6038

Marks One Car Rental, Inc
14370 W 8 Mile Rd
Oak Park, MI 48237-3050

Michigan Guaranty Agency c/o ECMC
PO Box 16358
St. Paul, MN 55116-0358

Navient Solutions, LLC. on behalf of
Michigan Finance Authority
PO BOX 30047
Lansing, MI 48909-7547

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Allied Collection
3080 S. Durango Dr. #208
Las Vegas, NV 89117-9194

CMI
4200 International Parkway
Carrollton, TX 75007-1930

Consumers Energy
Lansing, MI 48937-0001

Dept of Education
123 Justison Street
3rd Floor
Wilmington, DE 19801-5360

Frego
777 E Eisenhower Pkwy #910
Ann Arbor, MI 48108-3273

Erin Ashley-Bartos Kramer
30700 Telegraph Rd.
Suite 1675
Bingham Farms, MI 48025-4566

Michigan First Credit Union
27000 Evergreen Road
Lathrup Village, MI 48076-3231

Mid America Bank and Trust
P5109 S. Broadband Lane
Sioux Falls, SD 57109

Nelnet on behalf of MGA
Michigan Guaranty Agency
PO Box 30047
Lansing MI 48909-7547

SMSE Federal Credit Union
17135 W. Ten Mile Road
Southfield, Michigan 48075-2933

Southeastern Michigan State FCU
17135 W. 10 Mile
Southfield, MI 48075-2933

Jesse R. Sweeney
25140 Lahser Road
Suite 252B
Southfield, MI 48033-6300

Tammy L. Terry
Buhl Building
535 Griswold
Suite 2100
Detroit, MI 48226-3681

Wells Fargo Auto
PO BOX 1697
Winterville, NC 28590-1697

Wells Fargo Bank N.A., d/b/a Wells Fargo Dea
P.O. Box 19657
Irvine, CA 92623-9657

Tamara A. White
28366 Franklin Road
Southfield, MI 48034-5503

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Portfolio Recovery Associates, LLC
POB 12914
Norfolk VA 23541

End of Label Matrix	
Mailable recipients	35
Bypassed recipients	0
Total	35



13Network

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Recently Accessed Cases 17-48104-TJT Tana J. Oldham

17-48104-TJT	Tana J. Oldham (xxx-xx-0335)	14941 HARTWEL • • DETROIT • MI • 48227	\$78.54 BW/	Bar Date(s): 9/18/2017 (has passed) 11/27/2017 (has passed)
	Trustee: Tammy L. Terry	Attorney: SWEENEY LAW OFFICES PLLC	Confirmed: 8/30/2017	Case Status: Active, Open Case

The data on these pages has not been audited and is provided for general information only.

10 Month(s) since Confirmation UP = \$0.00 TPI = \$2,163.71 TPILR = \$2,163.71 BOH = \$72.26 BOH+FEES = \$78.54

Line	Name	Claimed Amount	Mortgage Due	Coll / Value	Interest Rate	Monthly Payment	To Be Paid	Mo
ATTORNEY FEE								
1	SWEENEY LAW OFFICES PLLC	\$4,945.50		\$3,427.10	3,027.10		\$3,427.10	
A-ARREARS								
2	ADDED CREDITOR							
3	ADDED CREDITOR							
E-LEASE								
4	ADDED CREDITOR							
F-ADM EXP CLAIM								
5	ADDED CREDITOR							
G-CONTINUING Lease, Secured or Vehicle								
6	ADDED CREDITOR							
7	ADDED CREDITOR							
LEASE or SECURED GAP								
8	ADDED CREDITOR							
M-MORTGAGE								
9	ADDED CREDITOR							
10	ADDED CREDITOR							
P-PRIORITY								
11	ADDED CREDITOR							
12	ADDED CREDITOR							
S-SECURED								
13	ADDED CREDITOR							
14	ADDED CREDITOR							
V- VEHICLE								
15	WELLS FARGO DEALER SERVICES	\$4,767.00		\$4,767.00	5.0000	\$105.81	\$5,290.70	50
16	WELLS FARGO DEALER SERVICES	\$258.19		\$258.19			\$258.19	
17	ADDED CREDITOR							
18	ADDED CREDITOR							
WATER BILL								
19	ADDED CREDITOR							
ASSOCIATION DUES CONTINUING								
20	ADDED CREDITOR							
21	ADDED CREDITOR							
SECURED CLASS 5.1 EMPmts								
22	ADDED CREDITOR							
23	ADDED CREDITOR							
VEHICLE CLASS 5.1 EMPmts								
24	ADDED CREDITOR							
25	ADDED CREDITOR							
WATER CLASS 5.1 EMPmts								
26	ADDED CREDITOR							
27	ADDED CREDITOR							
TAXES CLASS 5.1 EMPmts								
28	ADDED CREDITOR							
29	ADDED CREDITOR							
MORTGAGE ESCROW CONTINUING								
30	ADDED CREDITOR							
31	ADDED CREDITOR							
ARREARS * REVERSE MORTGAGE								
32	ADDED CREDITOR							
33	ADDED CREDITOR							
SECURED CLASS 5.3 EMPmts								
34	ADDED CREDITOR							
35	ADDED CREDITOR							
NTIS ARREARS								
36	ADDED CREDITOR							
37	ADDED CREDITOR							
All Unsecured Creditors		Total Unsecured			Percent Allowed		Amount Allowed	
38		92369.35			0			

Change Line# 0 OK

Plan Terms 50 Calc

Unsecured % 0 Calc

Due to Creditors: \$0.00 \$9,756.51

In from Debtor: \$193.70 \$9,757.26

Restart

Trustee's % 8

Lump Sum \$ 72.26

Delete Line 0 OK

Debtor 1 Pay Schedules

Who's Paying	Amount	Schedule	Upd	Calc
NORTH AMERICAN	\$89.40	BI-WEEKLY	\$?
Tana J. Oldham	\$0.00	WEEKLY	\$?

Debtor 2 Pay Schedules

Who's Paying	Amount	Schedule	Upd	Calc
DEBTOR	\$0.00	WEEKLY	\$?

ATTACHMENT 1

LIQUIDATION ANALYSIS AND STATEMENT OF VALUE OF ENCUMBERED PROPERTY

TYPE OF PROPERTY	FAIR MARKET VALUE	LIENS	DEBTOR'S SHARE OF EQUITY	EXEMPT AMOUNT	NON-EXEMPT AMOUNT
PERSONAL RESIDENCE	0.00	0.00	0.00	0.00	0.00
REAL ESTATE OTHER THAN PERSONAL RESIDENCE	0.00	0.00	0.00	0.00	0.00
HHG/PERSONAL EFFECTS	7,000.00	0.00	7,000.00	7,000.00	0.00
JEWELRY	0.00	0.00	0.00	0.00	0.00
CASH/BANK ACCOUNTS	10.00	0.00	10.00	10.00	0.00
VEHICLES	4,767.00	9,000.00	0.00	0.00	0.00
OTHER (itemize)					
401k:	1,000.00	0.00	1,000.00	1,000.00	0.00
Whole life insurance	500.00	0.00	500.00	500.00	0.00
OTHER (total)	1,500.00	0.00	1,500.00	1,500.00	0.00

Amount available upon liquidation	\$	0.00
Less administrative expenses and costs	\$	0.00
Less priority claims	\$	0.00
Amount Available in Chapter 7	\$	0.00